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STATEMENT UNDER 37 CFR 3.73(b)Applicant/Patent Owner: Talbert; Vincent W.; Keithly; Thomas H.; Hirschfeld; Daniel A.; Lavelle; Mark L.Application No./Patent No.: 10/590,162 Filed/Issue Date: July 12, 2007Entitled: Computer-Implemented Method, System and Apparatus for the Dynamic Verification of a Consumer Engaged in a Transaction with a Merchant and Authorization of the Transaction

BILL ME LATER, INC. a Corporation

(Name of Assignee)

(Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest; or
2. ☐ an assignee of less than the entire right, title and interest
(The extent (by percentage) of its ownership interest is _____ %)

in the patent application/patent identified above by virtue of either:

A. ☐ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

OR

B. ☒ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

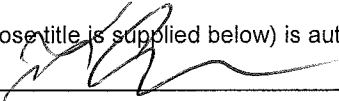
1. From: Talbert, Vincent W.; Keithly, Thomas H.; Hirschfeld, Daniel A.; and Lavelle, Mark L. To: I4 COMMERCE INC
The document was recorded in the United States Patent and Trademark Office at Reel 019551, Frame 0083, or for which a copy thereof is attached.
2. From: I4 COMMERCE INC To: BILL ME LATER, INC.
The document was recorded in the United States Patent and Trademark Office at Reel 019932, Frame 0577, or for which a copy thereof is attached.
3. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet.

☒ As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.



Signature
Tom Chen

Printed or Typed Name

Attorney for Applicant(s)

Title

November 17, 2009

Date

949-202-3000

Telephone Number

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

TO: KENT E. BALDAUF, JR. COME 7:436 SEVENTH AVENUE

**UNITED STATES PATENT AND TRADEMARK OFFICE**

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

JULY 12, 2007

PTAS

500313438A***500313438A***

KENT E. BALDAUF, JR.
436 SEVENTH AVENUE
700 KOPPERS BUILDING
PITTSBURGH, PA 15219

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PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 571-272-3350. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, MAIL STOP: ASSIGNMENT SERVICES BRANCH, P.O. BOX 1450, ALEXANDRIA, VA 22313.

RECORDATION DATE: 07/12/2007

REEL/FRAME: 019551/0083
NUMBER OF PAGES: 8

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).
DOCKET NUMBER: 3805-062480

ASSIGNOR:

TALBERT, VINCENT W.

DOC DATE: 10/31/2006

ASSIGNOR:

KEITHLEY, THOMAS H.

DOC DATE: 10/31/2006

ASSIGNOR:

HIRSCHFIELD, DANIEL A.

DOC DATE: 10/30/2006

ASSIGNOR:

LAVELLE, MARK L.

DOC DATE: 10/31/2006

ASSIGNEE:

I4 LICENSING LLC
9690 DEERECO ROAD

TO: KENT E. BALDAUF, JR. COMP/ :436 SEVENTH AVENUE

SUITE 705

TIMONIUM, MARYLAND 21093

019551/0083 PAGE 2

SERIAL NUMBER: 10590162

FILING DATE:

PATENT NUMBER:

ISSUE DATE:

TITLE: COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC
VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT
AND AUTHORIZATION OF THE TRANSACTION

ASSIGNMENT SERVICES BRANCH
PUBLIC RECORDS DIVISION

ASSIGNMENT

WHEREAS, We, Vincent W. TALBERT, Thomas H. KEITHLY, Daniel A. HIRSCHFELD, and Mark L. LAVELLE, residing in the City of Cockeysville, County of Baltimore, State of Maryland; City of Monkton, County of Baltimore, State of Maryland; City of Timonium, County of Baltimore, State of Maryland; and City of Govans, County of Baltimore City, State of Maryland, have invented certain new and useful improvements in **“COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT AND AUTHORIZATION OF THE TRANSACTION”** which bears U.S. Application No. 10/590,162, received 21 August 2006, which is the U.S. National Phase of International Application No. PCT/US2004/005444, filed 23 February 2004, now Publication No. WO 2005/084187, published 15 September 2005, (hereinafter “said applications”).

AND, WHEREAS, I4 LICENSING LLC, having a place of business at 9690 Deereco Road, Suite 705, Timonium, Maryland 21093, hereinafter called the “assignee”, is desirous of acquiring the entire right, title, and interest in and to said applications and the inventions and improvements therein disclosed.

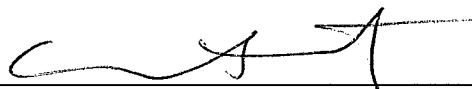
NOW, THEREFORE, for good and valuable consideration paid to us by said assignee, the receipt of which is hereby acknowledged, we do hereby assign, sell, transfer, and set over unto said assignee the entire right, title and interest in and to said applications and the inventions and improvements therein disclosed for the United States and all foreign countries and any Letters Patent which may issue therefor in the United States and all foreign countries and all divisions, reissues, continuations, continuations-in-part, renewals, and/or extensions thereof, said assignee to have and to hold the interests herein assigned to the full ends of the terms of said Letters Patent and any and all divisions, reissues, continuations, continuations-in-part, renewals, and/or extensions thereof, respectively, as fully and entirely as the same would have been held and enjoyed by us had this assignment not been made.

The Commissioner for Patents is requested to issue such Letters Patent in accordance herewith. We covenant that we are the lawful owners of the said applications, inventions, and improvements, that the same are unencumbered, that no license has been granted to make, use, or vend the said inventions or improvements or any of them, and that we have the full right to make this assignment.

And for the consideration aforesaid, we agree that we will communicate to said assignee or the representatives thereof any facts known to us respecting said inventions and improvements, and will, upon request, but without expense to us, testify in any legal proceedings, sign all lawful papers, execute all divisional, reissue, continuation, continuation-in-part, renewal, and/or extension applications, make all rightful oaths, and generally do all other and further lawful acts, deemed necessary or expedient by said assignee or by counsel for said assignee, to assist or enable said assignee to obtain and enforce full benefits from the rights and interests

herein assigned. This assignment shall be binding upon our heirs, executors, administrators, and/or assigns, and shall inure to the benefit of the heirs, executors, administrators, successors, and/or assigns, as the case may be, of said assignee.

EXECUTED October 31, 2006.



Vincent W. Talbert

STATE OF MARYLAND

:

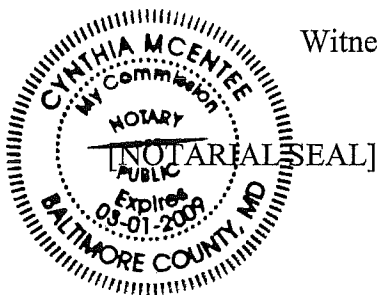
SS:

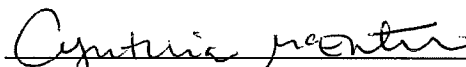
COUNTY OF Baltimore

:

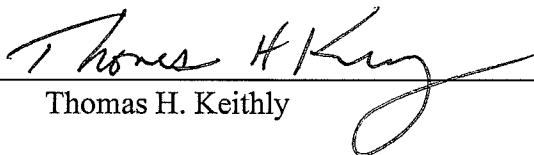
Before me, a Notary Public in and for the said County and State personally appeared Vincent W. Talbert, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this 31 day of October, 2006.




Notary Public

EXECUTED October 31, 2006.



Thomas H. Keithly

STATE OF MARYLAND

:

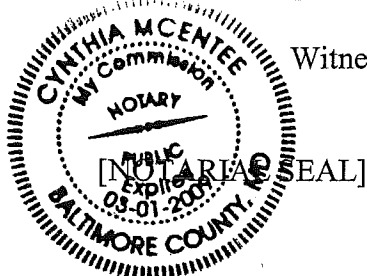
SS:

COUNTY OF Baltimore

:

Before me, a Notary Public in and for the said County and State personally appeared Thomas H. Keithly, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this 31 day of October, 2006.




Notary Public

EXECUTED _____, 2006.

Daniel A. Hirschfeld

STATE OF MARYLAND

:

SS:

COUNTY OF _____

:

Before me, a Notary Public in and for the said County and State personally appeared Daniel A. Hirschfeld, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL]

Notary Public

EXECUTED October 31, _____, 2006.

Mark L. Lavelle
Mark L. Lavelle

STATE OF MARYLAND

:

SS:

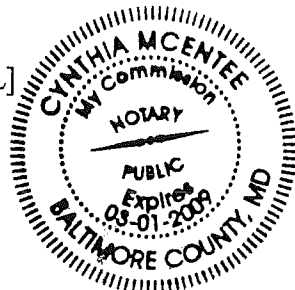
COUNTY OF Baltimore

:

Before me, a Notary Public in and for the said County and State personally appeared Mark L. Lavelle, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this 31 day of October, 2006.

[NOTARIAL SEAL]



Cynthia McEntee
Notary Public

ASSIGNMENT

WHEREAS, We, Vincent W. TALBERT, Thomas H. KEITHLY, Daniel A. HIRSCHFELD, and Mark L. LAVELLE, residing in the City of Cockeysville, County of Baltimore, State of Maryland; City of Monkton, County of Baltimore, State of Maryland; City of Timonium, County of Baltimore, State of Maryland; and City of Govans, County of Baltimore City, State of Maryland, have invented certain new and useful improvements in **“COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT AND AUTHORIZATION OF THE TRANSACTION”** which bears U.S. Application No. 10/590,162, received 21 August 2006, which is the U.S. National Phase of International Application No. PCT/US2004/005444, filed 23 February 2004, now Publication No. WO 2005/084187, published 15 September 2005, (hereinafter “said applications”).

AND, WHEREAS, I4 LICENSING LLC, having a place of business at 9690 Deereco Road, Suite 705, Timonium, Maryland 21093, hereinafter called the “assignee”, is desirous of acquiring the entire right, title, and interest in and to said applications and the inventions and improvements therein disclosed.

NOW, THEREFORE, for good and valuable consideration paid to us by said assignee, the receipt of which is hereby acknowledged, we do hereby assign, sell, transfer, and set over unto said assignee the entire right, title and interest in and to said applications and the inventions and improvements therein disclosed for the United States and all foreign countries and any Letters Patent which may issue therefor in the United States and all foreign countries and all divisions, reissues, continuations, continuations-in-part, renewals, and/or extensions thereof, said assignee to have and to hold the interests herein assigned to the full ends of the terms of said Letters Patent and any and all divisions, reissues, continuations, continuations-in-part, renewals, and/or extensions thereof, respectively, as fully and entirely as the same would have been held and enjoyed by us had this assignment not been made.

The Commissioner for Patents is requested to issue such Letters Patent in accordance herewith. We covenant that we are the lawful owners of the said applications, inventions, and improvements, that the same are unencumbered, that no license has been granted to make, use, or vend the said inventions or improvements or any of them, and that we have the full right to make this assignment.

And for the consideration aforesaid, we agree that we will communicate to said assignee or the representatives thereof any facts known to us respecting said inventions and improvements, and will, upon request, but without expense to us, testify in any legal proceedings, sign all lawful papers, execute all divisional, reissue, continuation, continuation-in-part, renewal, and/or extension applications, make all rightful oaths, and generally do all other and further lawful acts, deemed necessary or expedient by said assignee or by counsel for said assignee, to assist or enable said assignee to obtain and enforce full benefits from the rights and interests

herein assigned. This assignment shall be binding upon our heirs, executors, administrators, and/or assigns, and shall inure to the benefit of the heirs, executors, administrators, successors, and/or assigns, as the case may be, of said assignee.

EXECUTED _____, 2006.

Vincent W. Talbert

STATE OF MARYLAND

:

SS:

COUNTY OF _____

:

Before me, a Notary Public in and for the said County and State personally appeared Vincent W. Talbert, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL]

Notary Public

EXECUTED _____, 2006.



Thomas H. Keithly

STATE OF MARYLAND

:

SS:

COUNTY OF _____

:

Before me, a Notary Public in and for the said County and State personally appeared Thomas H. Keithly, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL]

Notary Public

EXECUTED October 30th, 2006.

Daniel A. Hirschfeld
Daniel A. Hirschfeld

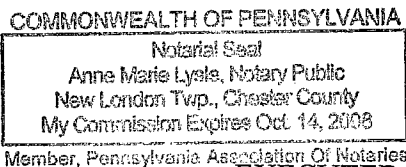
~~STATE OF MARYLAND~~ Commonwealth of Pennsylvania
COUNTY OF Chester SS:

Before me, a Notary Public in and for the said County and State personally appeared Daniel A. Hirschfeld, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this 30th day of October, 2006.

[NOTARIAL SEAL]

Anne Marie Lysle
Notary Public



EXECUTED _____, 2006.

Mark L. Lavelle
Mark L. Lavelle

STATE OF MARYLAND :
COUNTY OF _____ : SS:

Before me, a Notary Public in and for the said County and State personally appeared Mark L. Lavelle, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL]

Notary Public

TO: KENT E. BALDAUF, JR. COMP/ : 436 SEVENTH AVENUE

**UNITED STATES PATENT AND TRADEMARK OFFICE**

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

OCTOBER 09, 2007

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500371510

KENT E. BALDAUF, JR.
436 SEVENTH AVENUE
700 KOPPERS BUILDING
PITTSBURGH, PA 15219

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RECORDATION DATE: 10/09/2007

REEL/FRAME: 019932/0577

NUMBER OF PAGES: 6

BRIEF: CHANGE OF NAME (SEE DOCUMENT FOR DETAILS).

DOCKET NUMBER: 3805-073512

ASSIGNOR:

I4 COMMERCE INC.

DOC DATE: 07/23/2007

ASSIGNEE:

BILL ME LATER, INC.
9690 DEERECO ROAD
SUITE 705
TIMONIUM, MARYLAND 21093

SERIAL NUMBER: 10470223

FILING DATE: 07/23/2003

PATENT NUMBER:

ISSUE DATE:

TITLE: METHOD AND SYSTEM FOR COMPLETING A TRANSACTION BETWEEN A CUSTOMER
AND A MERCHANT

TO: KENT E. BALDAUF, JR. COMPA : 436 SEVENTH AVENUE

019932/0577 PAGE 2

⇒ SERIAL NUMBER: 10590162 FILING DATE: 07/12/2007
PATENT NUMBER: ISSUE DATE:
TITLE: COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC
VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT
AND AUTHORIZATION OF THE TRANSACTION

SERIAL NUMBER: 11651142 FILING DATE: 01/09/2007
PATENT NUMBER: ISSUE DATE:
TITLE: METHOD AND SYSTEM FOR IDENTIFICATION VERIFICATION BETWEEN AT LEAST
A PAIR OF ENTITIES

SERIAL NUMBER: 11651143 FILING DATE: 01/09/2007
PATENT NUMBER: ISSUE DATE:
TITLE: METHOD AND SYSTEM FOR DETERMINING TRANSACTIONAL DATA BETWEEN A
CONSUMER AND A MERCHANT ENGAGED IN A PURCHASE TRANSACTION

SERIAL NUMBER: 11651141 FILING DATE: 01/09/2007
PATENT NUMBER: ISSUE DATE:
TITLE: METHOD AND SYSTEM FOR OFFERING A CREDIT PRODUCT BY A CREDIT ISSUER
TO A CONSUMER AT A POINT-OF SALE

SERIAL NUMBER: 11710883 FILING DATE: 02/26/2007
PATENT NUMBER: ISSUE DATE:
TITLE: METHOD AND SYSTEM FOR ENGAGING IN A TRANSACTION BETWEEN A CONSUMER
AND A MERCHANT

SERIAL NUMBER: 11799667 FILING DATE: 05/02/2007
PATENT NUMBER: ISSUE DATE:
TITLE: DISTRIBUTED SYSTEM FOR COMMERCE

SERIAL NUMBER: 11710784 FILING DATE: 02/26/2007
PATENT NUMBER: ISSUE DATE:
TITLE: METHOD AND SYSTEM FOR VERIFYING AN ELECTRONIC TRANSACTION

ASSIGNMENT SERVICES BRANCH
PUBLIC RECORDS DIVISION